

**Company Name:** \_\_\_\_\_

**Nature of Business:** \_\_\_\_\_

1. Which of the following best describe your business?

- |   |   |
|---|---|
| <input type="checkbox"/> Newly incorporated         | <input type="checkbox"/> Loss in the last 1 year  |
| <input type="checkbox"/> Profit in the last 1 year  | <input type="checkbox"/> Loss in the last 2 years |
| <input type="checkbox"/> Profit in the last 2 years | <input type="checkbox"/> Loss in the last 3 years |
| <input type="checkbox"/> Profit in the last 3 years |   |

2. How long have you been operating your business?

a. Online Business (Get transaction history for at least last 6 months of sales, credit refunds and chargebacks)

- |   |  |
|---|--|
| <input type="checkbox"/> Newly incorporated | <input type="checkbox"/> 2 to 5 years      |
| <input type="checkbox"/> Less than 1 year   | <input type="checkbox"/> More than 5 years |
- Please specify: \_\_\_\_\_

b. Physical World Business

- |   |  |
|---|--|
| <input type="checkbox"/> Newly incorporated | <input type="checkbox"/> 2 to 5 years      |
| <input type="checkbox"/> Less than 1 year   | <input type="checkbox"/> More than 5 years |
- Please specify: \_\_\_\_\_

3. What is your estimated proportion of online sales to total sales ?

Online Sales Ratio (Average monthly Online sales \$ / Average monthly Online plus Offline sales \$)  
Online Sales Ratio: \_\_\_\_\_ %

4. What are your estimated **monthly online** sales transactions?

a. Estimated number of monthly online sales transactions per month

Please specify: \_\_\_\_\_

b. Estimated aggregated value of monthly sales volume (in HK dollar)

Please specify: HK\$ \_\_\_\_\_

5. What is your average ticket size per single online transaction (in HK dollar) ?

Please specify HK\$ \_\_\_\_\_

6. Are goods sold online to overseas (non-Hong Kong) customers?

- Yes  No

If the answer is yes, what is the proportion of the online sales are made to overseas customers?

- |  |  |
|--|--|
| <input type="checkbox"/> Hong Kong (____%)                 | <input type="checkbox"/> South America (____%) |
| <input type="checkbox"/> Asia, excluding Hong Kong (____%) | <input type="checkbox"/> North America (____%) |
| <input type="checkbox"/> Middle East / Africa (____%)      | <input type="checkbox"/> Europe (____%)        |
| <input type="checkbox"/> Australia/NZ (____%)              | <input type="checkbox"/> Others (____%)        |
- Please specify: \_\_\_\_\_ (\_\_\_\_%)

7. Do you have operations in other country(ies)?

Yes

No

If yes, please specify the top 5 countries with the most sales.

1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

4) \_\_\_\_\_

5) \_\_\_\_\_

8. Which is/are the top 5 country(ies) that you will expect to be receiving payments from?

Please specify:

1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

4) \_\_\_\_\_

5) \_\_\_\_\_

9. Which is/are the top 5 country(ies) that you will expect to be sending payments to:

Please specify:

1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

4) \_\_\_\_\_

5) \_\_\_\_\_

10. Have you subscribed to other online payment providers before?

Yes, proceed to a

No

a. What is the name of the online payment provider?

\_\_\_\_\_

b. Are you still using the above mentioned online payment provider?

Yes, proceed to d

No, proceed to c

c. What was the reason for the termination?

\_\_\_\_\_

d. What is the refund rate for the last 6 months?

Refund Ratio to Sales (Number of Refunds / Total number of Transaction in the last 6 months)

Less than 1%

5% to 10%

1% to 2%

More than 10%

2% to 5%

Please specify: \_\_\_\_\_ (\_\_\_\_%)

- e. What is the average repudiation (chargeback) rate for the last 6 months?
  - i. Total number of chargeback cases in the last 6 months  
Please specify: \_\_\_\_\_
  - ii. Aggregated value of all chargeback cases in the last 6 months (in HK dollar)  
Please specify: HK\$ \_\_\_\_\_
  - iii. Chargeback Ratio to Sales (Total Chargeback Value / Total Sales)
    - 0% to 0.1%
    - 0.1% to 0.2%
    - 0.2% to 0.3%
    - 0.3% to 0.4%
    - 0.4% to 0.5%
    - 0.5% to 0.6%
    - 0.6% to 0.9%
    - More than 0.9%

11. Describe the process undertaken by you to mitigate Consumer Fraudulent Transactions (you may select more than one)

- Ensure that your customer signs a delivery order as acknowledgement of receipt of goods
- Call to confirm with the customer
- Post a warning message (Anti-Fraud Policy) in the website
- Free Email Address Checking
- Display Refund rules on both your order and confirmation pages on the website
- Require Customer to sign Credit Card Authorisation Form
- Call to confirm large value or suspicious transactions with the credit card issuing bank
- IP Address Checking
- Limit transaction amount either in value and velocity per customer
- High Risk Country Checking
- Clearly display change fee policy and pricing on the website
- Clearly Disclose all terms and conditions of the sale:
  1. The amount of the fee
  2. When the bill will be billed
  3. What name will appear on the cardholder statement
- Others, please specify:  
\_\_\_\_\_  
\_\_\_\_\_

12. Is there a physical store?

- Yes, please specify: \_\_\_\_\_
- No

13. What is your staff strength (number of employees)?

Please specify: \_\_\_\_\_

14. Who is your banker currently? Duration of relationship: \_\_\_\_\_ Years \_\_\_\_\_ Months

Please specify: \_\_\_\_\_

## Undertaking

This Risk Assessment Form should be read together with Terms and Conditions found in the Merchant Agreement. The Merchant agrees to be bound by the Terms and Conditions incorporated by reference herein and attached hereto in this Risk Assessment Form.

Signature: \_\_\_\_\_  
(Merchant)

Account Manager: \_\_\_\_\_  
(2C2P)

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Date: \_\_\_\_\_

### FOR 2C2P OFFICIAL USE

3D Merchant

Non 3D Merchant

Collateral Rate: \_\_\_\_\_ % for \_\_\_\_\_ months Or

Security Deposit: \$ \_\_\_\_\_ Or

Banker's Guarantee: \$ \_\_\_\_\_

Merchant Description (MCC): \_\_\_\_\_